

<i>SERFF Tracking Number:</i>	<i>STLG-127344734</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Sterling Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>49810</i>
<i>Company Tracking Number:</i>	<i>MSP.51.11, ET AL</i>		
<i>TOI:</i>	<i>MS09 Medicare Supplement - Other 2010</i>	<i>Sub-TOI:</i>	<i>MS09.000 Medicare Supplement Other 2010</i>
<i>Product Name:</i>	<i>MSP.51.11 AR, MSP.83.11 - Med Supp Plan Highlights Brochure and Silver&Fit Flyer</i>		
<i>Project Name/Number:</i>	<i>Med Supp Plan Highlights, Silver&Fit/MSP.51.11, et al</i>		

Filing at a Glance

Company: Sterling Life Insurance Company

Product Name: MSP.51.11 AR, MSP.83.11 - SERFF Tr Num: STLG-127344734 State: Arkansas

Med Supp Plan Highlights Brochure and
Silver&Fit Flyer

TOI: MS09 Medicare Supplement - Other 2010 SERFF Status: Closed-Filed- State Tr Num: 49810
Closed

Sub-TOI: MS09.000 Medicare Supplement Co Tr Num: MSP.51.11, ET AL State Status: Filed-Closed
Other 2010

Filing Type: Advertisement

Authors: Jennifer Marinas, Rich
Phillips, Allison Hulbert

Reviewer(s): Stephanie Fowler
Disposition Date: 10/04/2011

Date Submitted: 09/15/2011

Disposition Status: Filed-Closed
Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name: Med Supp Plan Highlights, Silver&Fit

Project Number: MSP.51.11, et al

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 10/04/2011

State Status Changed: 10/04/2011

Deemer Date:

Created By: Savannah Pargas

Submitted By: Jennifer Marinas

Corresponding Filing Tracking Number:

Filing Description:

Re: Sterling Life Insurance Company Medicare Supplement and Select Insurance Advertisement Filing
Filing - NAIC#77399

Sterling Advertising

MSP.51.11 AR - Med Supp - Plan Highlights - Prospect Brochure - AR - Initial Filing

MSP.83.11 - Med Supp - Silver&Fit Combo - Prospect Flyer - AR - Initial Filing

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Dear Sir/Madam:

Attached please find the above referenced advertisements for your review and approval.

MSP.51.11 AR

Med Supp - Plan Highlights - Prospect Brochure - AR

This is a state specific Medicare Supplement point of sale brochure to give a high level overview of Sterling Medicare Supplement Plans. This is for agents to use as point of sale material with Med Supp prospects. It may be used in a variety of media formats including print and electronic PDF.

Statement of Variability

1. Medicare deductible amounts may change each year..
2. Specific agent names, and alternative phone numbers or website URLs.
3. Silver&Fit disclaimer on page 4 may change slightly from year to year.

MSP.83.11

Med Supp - Silver&Fit - Combo Prospect Flyer - AR

This is a one page front and back flyer that discusses the Silver&Fit Exercise and Healthy Aging Program that was recently added to Sterling Medicare Supplement Plans. This is a new material for Arkansas and does not replace any previously filed materials. This may or may not be the initial point of contact. This is for agents to use as a presentation or point of sale material with Med Supp prospects. It may be used in a variety of media formats including print and electronic PDF.

Statement of Variability:

1. Plan Offerings are in brackets in case these are changed. This is not for updating whether or not a state has a specific plan, more for which plans receive which Silver&Fit program
2. Phone number is in brackets in case phone number changes

If you should have any questions, you can contact me directly at 360/392-9201, or via email at jennifer.marin@sterlingplans.com

Sincerely,

Jennifer Marinas

Legal Assistant

Legal Department

Sterling Life Insurance Company

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Company and Contact

Filing Contact Information

Jennifer Marinas, Legal Assistant jennifer.marinas@sterlingplans.com
2219 Rimland Drive 360-392-9201 [Phone]
P.O. Box 5348 360-647-8632 [FAX]
Bellingham, WA 98227

Filing Company Information

Sterling Life Insurance Company CoCode: 77399 State of Domicile: Illinois
P.O. Box 5348 Group Code: 361 Company Type: Insurance
Bellingham, WA 98227 Group Name: Company - Life, Accident & Health
(360) 647-9080 ext. [Phone] FEIN Number: 13-1867829
State ID Number:

Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? Yes
Fee Explanation: \$50 per advertisement x 2
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Sterling Life Insurance Company	\$100.00	09/15/2011	51684762

SERFF Tracking Number: *STLG-127344734* *State:* *Arkansas*
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	10/04/2011	10/04/2011

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Disposition

Disposition Date: 10/04/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Form	Med Supp - Plan Highlights - Prospect Brochure - AR	Filed-Closed	Yes
Form	Med Supp - Silver&Fit Combo - Prospect Flyer - AR	Filed-Closed	Yes

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Form Schedule

Lead Form Number: MSP.51.11 AR

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 10/04/2011	MSP.51.11 AR	Advertising	Med Supp - Plan Highlights - Prospect Brochure - AR	Initial			MSP.51.11_AR.pdf
Filed-Closed 10/04/2011	MSP.83.11	Advertising	Med Supp - Silver&Fit Combo - Prospect Flyer - AR	Initial		0.000	MSP.83.11 Silver&Fit Combo Prospect Flyer.pdf



Bridging the Gap

[2011]
PLAN HIGHLIGHTS
ARKANSAS

Sterling Medicare Supplement Insurance Plans

WHY CHOOSE A MEDICARE SUPPLEMENT PLAN

Medicare has its benefits, but it was not designed to cover everything. A Sterling Medicare Supplement plan helps pay for out-of-pocket costs not covered by Medicare Parts A and B. This can include Deductibles and Coinsurance, Skilled Nursing Expenses, and Part B Excess Charges.

[2011] ORIGINAL MEDICARE		
ON EXPENSES INCURRED FOR	MEDICARE PAYS	YOU PAY
PART A: HOSPITAL INSURANCE COVERS: HOSPITAL COSTS OR SKILLED NURSING FACILITY COSTS		
DAYS 1-60	Most hospitalization costs after the required Medicare deductible.	[\$1,132] Deductible
DAYS 61-90	All eligible expenses, after you pay a per-day copayment.	[\$283] per-day copayment, as much as [\$8,490]
DAYS 91-150	All eligible expenses, after you pay a per-day copayment. (These are Lifetime Reserve Days which may never be used again.)	[\$566] per-day copayment, as much as [\$33,960]
SKILLED NURSING FACILITY	Days 1-20, all expenses	[\$0] for first 20 days
	Days 21-100, all except \$141.50 per day copayment	[\$141.50] per-day copayment, as much as [\$11,320]
	Days 100+, \$0	All costs after day 100
PART B: MEDICAL INSURANCE COVERS: PHYSICIAN SERVICES, OUTPATIENT CARE, TESTS & SUPPLIES		
ANNUAL DEDUCTIBLE	[\$0]	[\$162] per year
MEDICAL EXPENSES	Generally 80% of approved amount	20% of Medicare-approved amount

The amounts listed are for the [2011] calendar year and may change every year.

STERLING MEDICARE SUPPLEMENT PLAN CHOICES							
	A	B	C	F	G	K	N
	Basic Coverage		Most Comprehensive			Best Value	
Basic Benefits							
Part A Hospitalization	X	X	X	X	X	X	X
Part A Hospice Coinsurance	X	X	X	X	X	50%	X
Part B Coinsurance or Copay	X	X	X	X	X	50%*	copays**
Parts A & B Blood	X	X	X	X	X	50%	X
Additional Benefits							
Part A Deductible		X	X	X	X	50%	X
Part B Deductible			X	X			
Skilled Nursing Facility Coinsurance Days 21-100			X	X	X	50%	X
Part B Excess Charges				X	X		
Foreign Travel Emergency			X	X	X		X
Preventive Care							
Out of Pocket Maximum						[\$4,640]	

*Covers 100% of cost sharing of Medicare Part B preventive services. **Part B benefits subject to copays: Office Visit – the lesser of [\$20] or Part B coinsurance or copayment, Emergency Room visit – the lesser of [\$50] or Part B coinsurance or copayment (waived if admitted).

A Medicare Supplement Plan Offers You:

VALUE:

Affordable coverage – helps pay for out-of-pocket costs not covered by Medicare.

SIMPLICITY:

No claim forms for you to file.

CHOICE:

- Choose any doctor who accepts Medicare
- No referrals needed to see a specialist
- No network restrictions (with standard plans)

RELIABILITY:

Your policy is guaranteed to be renewed if premiums are paid.

FLEXIBILITY:

- You can change plans as your needs change throughout the year (may be subject to underwriting if not eligible for Guaranteed Issue or Open Enrollment)
- Portable from state to state if you travel or move

STERLING MEDICARE SELECT*

Sterling Medicare SELECT Supplement plans offer the same exciting benefits as our standard plans, but have lower premiums in exchange for use of our network of local hospitals and medical facilities.

Ask your agent for more information about Medicare SELECT and if available in your area.

The Sterling Difference

- [12 month rate guarantee – your premiums will not increase within 12 months of the policy effective date.]
- Automated claims processing with over 99% payment accuracy
- Financially strong and stable company, rated [“A–” (Excellent) 2010] by A.M. Best[▲]
- Outstanding customer service to answer your questions
- Local sales agents help find the plans that fit you

Value-added programs and discounts at no additional cost:**

- Silver&Fit[®] – exercise and healthy aging program specifically for Medicare beneficiaries¹
- 24-hour Nurse Advice Line: call anytime to speak to a registered nurse for health questions or advice
- Sterling Rx Perks² prescription drug discount card
 - Average savings of [31%] on prescription drugs based on [2010] program savings data
 - Discounts available for the entire household – even pets!
 - Save on wellness services including vision care, hearing care and daily living products

Call [or click today] for more information

[Agent Name]

[1-888-839-9050] [TTY line 711]

[www.sterlinghealth.com/products/medicare-supplement]

*Network Hospital restrictions apply. Nursing home, convalescent home or extended care not included in the definition of “hospital”. When non-emergency hospital services are needed, your physician must have Network Hospital admitting privileges. In case of emergency, or if your network hospital doesn't provide the services you require, you will still be covered at a non-network facility. All plans may not be available in all areas. **Value-added programs are considered member services - not insurance benefits. Programs may be altered or discontinued at any time. [▲]Rating information available at www.ambest.com/ratings/guide.asp.

Sterling Life Insurance Company
P.O. Box 5348
Bellingham, WA 98227-5348



*Put the trusted value
of Sterling in your health plan!*

[1-888-839-9050] [TTY line 711]

[www.sterlinghealth.com/products/medicare-supplement]

STERLING HEALTH PLANS

Real People. Wise Choices.

Underwritten by Sterling Life Insurance Company®

This is a solicitation for insurance. A Sterling agent may contact you. For Sterling Premier® and Medicare Select Supplement Insurance, neither Sterling nor its agents are connected with or endorsed by the United States government or the federal Medicare program. These policies may have exclusions, limitations and reductions of benefits. For costs and complete details of coverage, contact Sterling. Not all plans available in all areas.

[Silver&Fit® is provided by American Specialty Health Networks, Inc. and Healthyroads, Inc., subsidiaries of American Specialty Health Incorporated (ASH).]

²**DISCOUNT ONLY – NOT INSURANCE.** Discounts are available exclusively through participating pharmacies. You may cancel your registration at any time by contacting Customer Care. Administered by Medical Security Card Company, LLC.

Sterling Health & Fitness

Silver&Fit[®] Exercise and Healthy Aging Program

Silver&Fit is a program designed specifically for Medicare Beneficiaries offering a variety of health and fitness tools to enrich your everyday life. This program comes in two varieties depending on the Sterling Medicare Supplement Insurance plan you purchase.

For Medicare Supplement [Plans F, Innovative F and N]

Choose the fitness program that works best for you:

1. Fitness Facility Program

Includes a membership at any participating fitness facility. You can take advantage of all the services and amenities included with a standard fitness facility membership.*

Depending on what is available at the fitness facility you choose, amenities may include: access to cardio and strength training equipment, exercise classes, saunas, steam rooms, whirlpools and swimming pools.

2. Home Fitness Program

If you prefer to exercise in your own home, the Home Fitness Program allows you to choose up to two of the following workout kits:

- Strength Exercise Kit
- Stress Management Kit
- Tai Chi Kit
- Aqua Aerobics Kit
- Yoga Kit
- Dance Kit
- Walking Kit
- Pilates Kit

The kits may include equipment items (such as a pedometer or resistance bands), a booklet with general information about the topic, and a Quick Start Guide.

Included with both fitness program options:

- Access to Silver&Fit's online fitness and education tools via www.silverandfit.com
- Fitness facility locator
- Health and lifestyle literature
- Discounts on health and other products
- Health trackers to monitor your progress
- *The Silver Slate*[®] quarterly online newsletter
- Member service professionals available toll-free to help answer any questions or locate participating fitness facilities.

*Any non-standard fitness facility services that typically require an additional fee are not included in your membership.

For Medicare Supplement [Plans A, B, C, and K]

Silver&Fit Affinity®

Silver&Fit Affinity is an exercise and healthy aging program that can help you stay active and improve your health.

Best pricing on memberships at participating fitness clubs—You will have access to a national network of fitness clubs and exercise centers that offer either a minimum 10 percent discount off initiation and/or monthly dues, or the best available public rate based on the type of membership selected.

Free one-week trials at participating fitness facilities—To help you find the fitness facility that's right for you, once you enroll in Silver&Fit Affinity, you will receive up to three free one-week trials at any of the participating fitness clubs.

Internet Tools—At SilverandFitAffinity.com, you'll have access to a wide variety of online resources, where you can:

- Register for the Silver&Fit Affinity website
- Track your daily progress
- Find tips on starting a walking routine
- Create customized meal and exercise plans
- View e-coaching modules
- Shop at an online store with wide variety of health and wellness products at discounted prices

Call Sterling today for more information!

[Toll-Free: 1-866-215-4009 TTY: 711]

This is a solicitation for insurance. A Sterling Agent may contact you. For Sterling Premier® and Sterling Medicare Select Supplement Insurance, neither Sterling nor its agents are connected with or endorsed by the United States government or the federal Medicare program. Not all plans may be available in all areas.

Silver&Fit Affinity is a fitness program; it is not insurance. Silver&Fit and Silver&Fit Affinity are provided by American Specialty Health Networks, Inc. and Healthyroads, Inc., subsidiaries of American Specialty Health Incorporated (ASH). All programs and services are not available in all areas. Individuals appearing in this brochure are not Silver&Fit or Silver&Fit Affinity members. Silver&Fit, the Silver&Fit logo, Silver&Fit Affinity, the Silver&Fit Affinity logo, and *The Silver Slate* are federally registered trademarks of ASH and are used within permission herein.

**STERLING
HEALTH PLANS**

Real People. Wise Choices.

Underwritten by
Sterling Life Insurance Company*

 **Silver&Fit®**

 **Silver&Fit Affinity.**